

Exhibit 10 - Demographic Distribution of Apparently Eligible Applicants by Insiders, Outsiders, and Total, and by CD Typology

Section 1a - Demographic Distribution of Insider Apparently Eligible Applicants by CD Typology (counts)								Section 1b - Demographic Distribution of Insider Apparently Eligible Applicants (demographic group as percentage of all insiders in CD typology)							
CD Typology	White	Black	Hispanic	Asian	Refused	All Other	Total	CD Typology	White	Black	Hispanic	Asian	Refused	All Other	Total
Majority White	8,317	3,317	13,725	1,590	2,295	1,989	31,233	Majority White	26.63%	10.62%	43.94%	5.09%	7.35%	6.37%	100.00%
Majority Black	1,418	32,443	11,670	902	3,559	3,907	53,899	Majority Black	2.63%	60.19%	21.65%	1.67%	6.60%	7.25%	100.00%
Majority Hispanic	491	11,901	20,250	446	1,631	1,606	36,325	Majority Hispanic	1.35%	32.76%	55.75%	1.23%	4.49%	4.42%	100.00%
Majority Asian	38	69	253	1,636	149	157	2,302	Majority Asian	1.65%	3.00%	10.99%	71.07%	6.47%	6.82%	100.00%
Plurality White	2,139	6,305	3,471	980	1,415	1,367	15,677	Plurality White	13.64%	40.22%	22.14%	6.25%	9.03%	8.72%	100.00%
Plurality Black	675	8,755	4,525	186	1,000	1,203	16,344	Plurality Black	4.13%	53.57%	27.69%	1.14%	6.12%	7.36%	100.00%
Plurality Hispanic	1,448	4,282	6,529	1,039	1,057	1,197	15,552	Plurality Hispanic	9.31%	27.53%	41.98%	6.68%	6.80%	7.70%	100.00%
All Typologies	14,526	67,072	60,423	6,779	11,106	11,426	171,332	All Typologies	8.48%	39.15%	35.27%	3.96%	6.48%	6.67%	100.00%
Section 2a - Demographic Distribution of Outsider Apparently Eligible Applicants by CD Typology (counts)								Section 2b - Demographic Distribution of Outsider Apparently Eligible Applicants (demographic group as percentage of all outsiders in CD typology)							
CD Typology	White	Black	Hispanic	Asian	Refused	All Other	Total	CD Typology	White	Black	Hispanic	Asian	Refused	All Other	Total
Majority White	98,348	333,170	338,190	72,261	61,407	74,106	977,482	Majority White	10.06%	34.08%	34.60%	7.39%	6.28%	7.58%	100.00%
Majority Black	41,007	275,661	239,137	33,192	39,929	48,435	677,361	Majority Black	6.05%	40.70%	35.30%	4.90%	5.89%	7.15%	100.00%
Majority Hispanic	24,102	232,489	253,980	21,821	31,673	37,703	601,768	Majority Hispanic	4.01%	38.63%	42.21%	3.63%	5.26%	6.27%	100.00%
Majority Asian	657	5,215	5,301	2,802	1,098	926	15,999	Majority Asian	4.11%	32.60%	33.13%	17.51%	6.86%	5.79%	100.00%
Plurality White	23,903	82,792	71,148	15,908	15,449	18,047	227,247	Plurality White	10.52%	36.43%	31.31%	7.00%	6.80%	7.94%	100.00%
Plurality Black	8,859	48,913	44,827	7,064	7,045	9,227	125,935	Plurality Black	7.03%	38.84%	35.60%	5.61%	5.59%	7.33%	100.00%
Plurality Hispanic	24,387	113,817	118,546	18,158	19,678	23,322	317,908	Plurality Hispanic	7.67%	35.80%	37.29%	5.71%	6.19%	7.34%	100.00%
All Typologies	221,263	1,092,057	1,071,129	171,206	176,279	211,766	2,943,700	All Typologies	7.52%	37.10%	36.39%	5.82%	5.99%	7.19%	100.00%
Section 3a - Demographic Distribution of All Apparently Eligible Applicants by CD Typology (counts)								Section 3b - Demographic Distribution of All Apparently Eligible Applicants (demographic group as percentage of all insiders and outsiders in CD typology)							
CD Typology	White	Black	Hispanic	Asian	Refused	All Other	Total	CD Typology	White	Black	Hispanic	Asian	Refused	All Other	Total
Majority White	106,665	336,487	351,915	73,851	63,702	76,095	1,008,715	Majority White	10.57%	33.36%	34.89%	7.32%	6.32%	7.54%	100.00%
Majority Black	42,425	308,104	250,807	34,094	43,488	52,342	731,260	Majority Black	5.80%	42.13%	34.30%	4.66%	5.95%	7.16%	100.00%
Majority Hispanic	24,593	244,390	274,230	22,267	33,304	39,309	638,093	Majority Hispanic	3.85%	38.30%	42.98%	3.49%	5.22%	6.16%	100.00%
Majority Asian	695	5,284	5,554	4,438	1,247	1,083	18,301	Majority Asian	3.80%	28.87%	30.35%	24.25%	6.81%	5.92%	100.00%
Plurality White	26,042	89,097	74,619	16,888	16,864	19,414	242,924	Plurality White	10.72%	36.68%	30.72%	6.95%	6.94%	7.99%	100.00%
Plurality Black	9,534	57,668	49,352	7,250	8,045	10,430	142,279	Plurality Black	6.70%	40.53%	34.69%	5.10%	5.65%	7.33%	100.00%
Plurality Hispanic	25,835	118,099	125,075	19,197	20,735	24,519	333,460	Plurality Hispanic	7.75%	35.42%	37.51%	5.76%	6.22%	7.35%	100.00%
All Typologies	235,789	1,159,129	1,131,552	177,985	187,385	223,192	3,115,032	All Typologies	7.57%	37.21%	36.33%	5.71%	6.02%	7.16%	100.00%